

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: RODNEY M. LAMONT & )  
CINDY S. LAMONT ) Case No. 22-10094-GLT  
)  
Debtor(s). ) Chapter 13  
X ) Related to Doc. No. 47

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**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: \_\_\_\_\_
- a motion to lift stay  
as to creditor \_\_\_\_\_
- Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Chapter 13 Plan dated March 21, 2022
- Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Debtor(s) Plan payments shall be changed from \$1070 to \$1179 per month, effective 12/22; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other:
  - Trustee's Certificate of Default (at Doc 39) is treated as resolved by this Order.
  - The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: US Bank Trust NA CL.#16 and City of Warren Sewage CL.#18

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 8th day of December, 2022



\_\_\_\_\_  
Gregory L. Taddonio *jlm*  
Chief United States Bankruptcy Judge

Stipulated by:

/s/Daniel P. Foster  
Counsel to Debtor

Stipulated by:

/s/ Owen Katz  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:  
Rodney M. Lamont  
Cindy S. Lamont  
Debtors

Case No. 22-10094-GLT  
Chapter 13

District/off: 0315-1  
Date Rcvd: Dec 08, 2022

User: auto  
Form ID: pdf900

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Rodney M. Lamont, Cindy S. Lamont, 124 Oak Street, Warren, PA 16365-2840
15464923	+ 4 Your Car Connection, 7082 US-322 Box 417, Cranberry, PA 16319-3110
15464924	+ Citigroup Mortgage Loan Trust, 425 S. Financial Place, Suite 2020, Chicago, IL 60605-1000
15508178	+ City of Warren, c/o PA Municipal Service Co., 336 Delaware Ave, Oakmont, PA 15139-2138
15457689	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
15464925	+ Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
15457696	+ Mark J. Tuccio, DPM, 207 Foote Avenue, Jamestown, NY 14701-7077
15464926	+ Mayor and Council of Warren, 318 W Third Avenue, Warren, PA 16365-2380
15457697	+ MetCredit USA, Attn: Bankruptcy Dept, 117 W 4th St, Po Box 1132, Jamestown, NY 14702-1132
15457701	+ Mountain Laurel FCU, 413 S Michael St, Saint Marys, PA 15857-1742
15457704	+ Northwest Consumer Discount Co., Po Box 863, Warren, PA 16365-0863
15457708	+ Russell Veterinary Hospital, 1276 PA-957, Russell, PA 16345
15464928	+ US Bank Trust NA, 425 S. Financial Place, Suite 2000, Chicago, IL 60605-1000
15457712	+ Warren General Hospital, 2 West Crescent Park, Warren, PA 16365-2199

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 08 2022 23:39:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15457680	Email/Text: g20956@att.com	Dec 08 2022 23:41:00	AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15457678	+ Email/Text: ally@ebn.phinsolutions.com	Dec 08 2022 23:40:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15470933	Email/PDF: bncnotices@becket-lee.com	Dec 08 2022 23:39:35	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15457679	+ Email/PDF: bncnotices@becket-lee.com	Dec 08 2022 23:39:37	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15460989	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 08 2022 23:41:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
15457687	Email/Text: cfcbbackoffice@confinco.com	Dec 08 2022 23:41:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
15457682	+ Email/Text: caineweiner@ebn.phinsolutions.com	Dec 08 2022 23:40:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15457683	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 08 2022 23:39:51	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15464358	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 08 2022 23:39:51	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

District/off: 0315-1

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			28272-1083
15457684	+ Email/Text: bankruptcy@jdbyrider.com	Dec 08 2022 23:41:00	Car Now Acceptance, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15457685	+ Email/Text: bzern@celticbank.com	Dec 08 2022 23:41:00	Celtic Bank, 268 State Street #300, Salt Lake City, UT 84111-5314
15457688	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 08 2022 23:39:23	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
15457690	+ Email/Text: bknotice@ercbpo.com	Dec 08 2022 23:41:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15457692	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 08 2022 23:39:37	Exeter Finance LLC, P.O. Box 650598, Dallas, TX 75265-0598
15457691	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 08 2022 23:39:52	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
15457693	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 08 2022 23:41:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15457694	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 08 2022 23:39:52	First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868
15457695	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 08 2022 23:41:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15473988	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 08 2022 23:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15457686	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 08 2022 23:39:35	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15466472	+ Email/Text: RASEBN@raslg.com	Dec 08 2022 23:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15465475	Email/PDF: resurgentbknotifications@resurgent.com	Dec 08 2022 23:39:53	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15459143	Email/Text: BankruptcyECFMail@mccalla.com	Dec 08 2022 23:41:00	U.S. Bank Trust National Association, not in its, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
15457698	+ Email/Text: kmattingly@bankofmissouri.com	Dec 08 2022 23:41:00	Mid America Bank & Trust, 216 West Second Street, Dixon, MO 65459-8048
15460539	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 08 2022 23:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15457699	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 08 2022 23:41:00	Midland Funding, LLC, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15457700	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 08 2022 23:41:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15457703	^ MEBN	Dec 08 2022 23:35:40	NCB Management Services, Attn: Bankruptcy, 1 Allied Drive, Feasterville-Trevose, PA 19053-6945
15457702	+ Email/Text: bankruptcy@ncaks.com	Dec 08 2022 23:40:00	National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023
15457705	+ Email/PDF: cbp@onemainfinancial.com	Dec 08 2022 23:39:50	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15457681	Email/Text: Bankruptcy.Notices@pnc.com	Dec 08 2022 23:40:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15463774	Email/Text: Bankruptcy.Notices@pnc.com	Dec 08 2022 23:40:00	PNC Bank NA, Bankruptcy Department, PO BOX

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15469428	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 08 2022 23:41:00	94982, Cleveland, OH 44101
			Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15457706	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Dec 08 2022 23:40:00	Progressive, PO Box 31260, Tampa, FL 33631-3260
15457707	^ MEBN	Dec 08 2022 23:36:01	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
15457709	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 08 2022 23:41:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15457923	+ Email/PDF: gecsed@recoverycorp.com	Dec 08 2022 23:39:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15457710	+ Email/PDF: gecsed@recoverycorp.com	Dec 08 2022 23:39:51	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15457711	+ Email/Text: bknotices@totalcardinc.com	Dec 08 2022 23:41:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
15475631	^ MEBN	Dec 08 2022 23:35:42	U.S. Bank Trust National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
15465600	^ MEBN	Dec 08 2022 23:35:53	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15507822	^ MEBN	Dec 08 2022 23:35:36	US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
15464927	^ MEBN	Dec 08 2022 23:35:37	US Bank Trust NA, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501-0305
15476783	Email/PDF: ebn_ais@aisinfo.com	Dec 08 2022 23:39:53	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. BANK TRUST NATIONAL ASSOCIATION
cr		U.S. Bank Trust National Association, not in its i

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2022 at the address(es) listed below:

Name	Email Address
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Brian Nicholas

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-C bnicholas@kmllawgroup.com

Daniel P. Foster

on behalf of Debtor Rodney M. Lamont dan@mrdebtbuster.com  
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Joint Debtor Cindy S. Lamont dan@mrdebtbuster.com  
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 5